

## House Republican Press Release

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### The Affordable Housing Dilemma



*By State Representative John J. Ryan*

You may have noticed an item in this paper reporting on a Connecticut Housing Finance Authority (CHFA) loan for needed repairs at Darien's Allen-O'Neill Homes and Apartments that we assisted in obtaining; I am pleased that CHFA was able to move quickly and assist us! This also gives us the opportunity to discuss one of the most intractable issues to bedevil State government, namely affordable housing.

You probably regularly receive those notices from real estate offices touting local homes for sale, announcing 'Open Houses' on your street, and summarizing each office's successes, and if you are a local homeowner, you cannot be unaware of how the value of your family home has skyrocketed. Indeed, one estimate is that the current median price of a Darien single-family home is somewhere around \$1.5 million! While this is obviously a wonderful thing if you bought a home years ago for only a few hundred thousand, for companies who wish to relocate employees to our area, or hire new employees, the cost of housing is a major problem! And since workers have had to look further to our north and east to find housing that they can pay for, the causes of our rush-hour traffic nightmares are not hard to discern. In other words, like many governmental issues, the transportation and affordable housing topics are difficult and inter-related.

Affordable housing did generate some attention at the State Capitol this year, with the so-called Nappier Housing Trust Fund proposal, and also with Senate Bill 410, which added a \$30 per document fee for every item recorded on the Land Records to generate funds for affordable housing (among other causes). However, I cautioned local affordable housing advocates that while I was glad that the issue was finally attracting some attention, neither of these proposals was likely to offer instant help for housing needs in our area.

To be sure, either proposal was far better than the "local zoning override" law from a while back. This legislation, namely Public Act 89-311, generated much litigation, much work for bigger developers, headaches for suburban communities and little actual affordable housing; are you surprised that the 'big government mandate' has frequently been an approach of the long-standing legislative majority at the State Capitol? This year's proposals however, depend on State government doling out funds and

administering programs, and if you have followed our previous columns explaining how state resources disproportionately go to our urban core areas, do you really believe much funding would be allocated to towns like Darien or New Canaan? Additionally, SB 410 was set up to generate not only housing funding, but also resources for open space, historic preservation, and other causes. In my view, both are only a first step, and not likely to address any needs in our area.

A highly successful program however, that has "flown under the radar" is the Stamford-based Housing Development Fund, which has already assisted some 400 families in buying homes in Fairfield County in the last seven years. One of the biggest problems in acquiring a home for the first-time buyer is coming up with the down payment money, as opposed to being able to make the monthly mortgage payment, and the local Housing Development Fund has been enormously helpful in this regard. I was pleased that Governor Rell allocated \$250,000 to this effective local group, and as the Stamford Advocate noted in an editorial about a month ago "the \$250,000 that is expected through the state is a relatively small amount that can make a big difference."

Another local self-help approach is being taken by Norwalk's Human Services Council. It identified a site centrally located in Norwalk, worked on the zoning and financing itself, and is acting as a developer to create a substantial multi-family project. I can't disagree that if you want to get it done, don't wait for Hartford, get started yourself! In that context, it is important to recognize that existing programs such as Darien's Allen-O'Neill need support and assistance, and perhaps creative thinking down-the-road to look at new ways to do more with the resources that they have. (And how many readers even knew that there was such a thing as the Darien Housing Authority?)

Can Hartford do more? Of course it can, but unfunded mandates, and promises of programs that will not actually serve our area are no help. Why don't we consider incentives to companies to develop employee housing near local mass transit? Why not encourage municipalities to come up with creative solutions that work in their own neighborhoods? As usual there is much more to this story than we have space to address it.....

Please feel free to contact me with your concerns and issues. As your state representative, it is my job, and my priority to represent you and to make sure that your needs and concerns are addressed at the capitol. You can write to me at Room 4200, Legislative Office Building, Hartford, CT 06106-1591, send me e-mail at [John.Ryan@housegop.state.ct.us](mailto:John.Ryan@housegop.state.ct.us) or call my office toll-free at 1-800-842-1423.